This report is for people invested in the Sustainable Multi Asset Universal (PP 10 Year) Strategic Lifestyle Profile

Standard Life
Part of Phoenix Group

Sustainable Multi Asset Universal (PP 10 Year) SLP

This investment has a volatility rating of 5

Less volatile	0	1	2	3	4	5 (you are here)	6	7	More volatile

Typically this means:

Higher volatility ratings have greater potential for higher investment returns over the long run. But, higher volatility funds are also more likely to suddenly fall or rise in value. Volatility is just one type of investment risk that you should consider when making investment decisions.

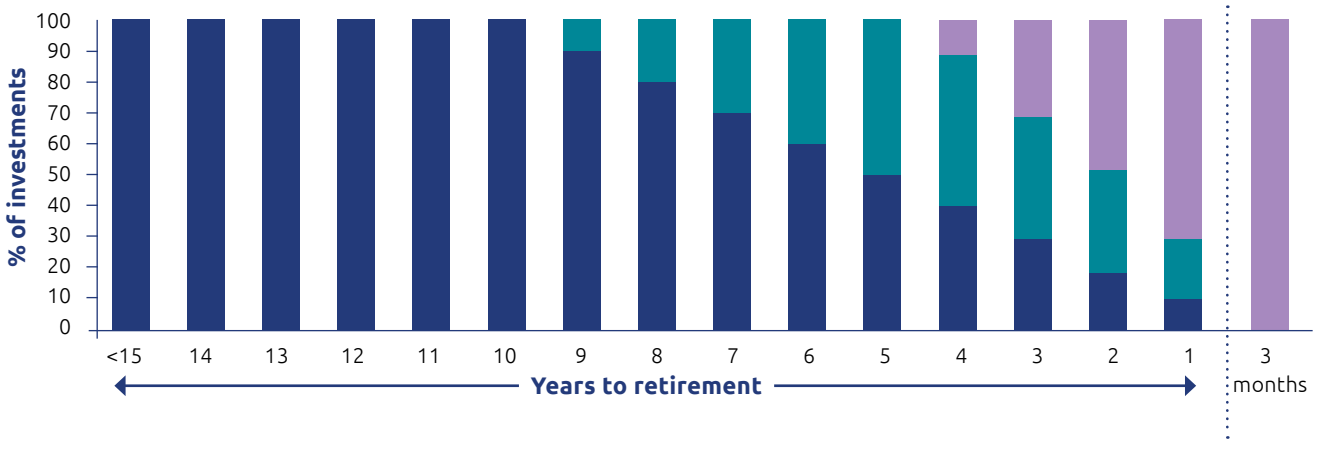
Please remember, the value of investments can go down as well as up, and may be worth less than what was paid in.

Assess your attitude to risk

We reduce your risk towards retirement

You're in a lifestyle profile. In a nutshell, as you get closer to retirement, we'll automatically move your money into funds that are usually lower risk and are designed to get your investments to where they need to be when you retire.

Sustainable Multi Asset Universal (PP 10 Year) SLP (U3PP)



Total annual fund charge (AMC + Additional Expenses)

Growth fund	**0.99%**
Fund moving from growth to lower risk	**0.99%**
Lower risk fund	**0.99%**

Charges are not guaranteed and may change in the future. Please note that a rebate may apply.

Learn about lifestyle profiles

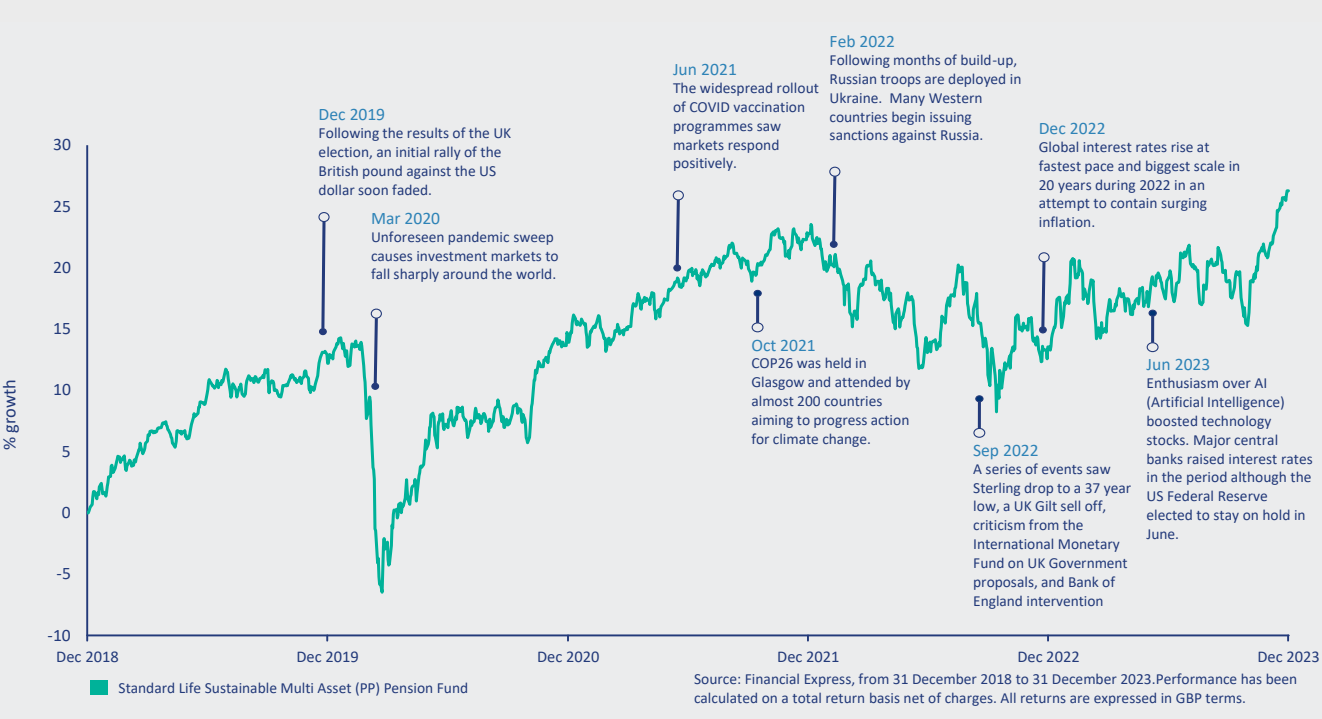
View your pension value

This investment has grown by:

Here's how the Sustainable Multi Asset (PP) Pension Fund (fund code CCHD) has performed over the past five years (figures quoted are calculated over the stated period on a bid to bid basis). If you had invested £1,000 on 31 December 2018, it would be worth £1,263 at 31 December 2023.

See how your pension's grown

Performance over five years



Source: Financial Express, from 31 December 2018 to 31 December 2023.Performance has been calculated on a total return basis net of charges. All returns are expressed in GBP terms.

The chart above shows performance over the full five years.
The table below shows individual 12-month periods.

Year-on-year performance

Year to 31/12/19	Year to 31/12/20	Year to 31/12/21	Year to 31/12/22	Year to 31/12/23
12.2%	1.5%	7.8%	-7.5%	11.2%

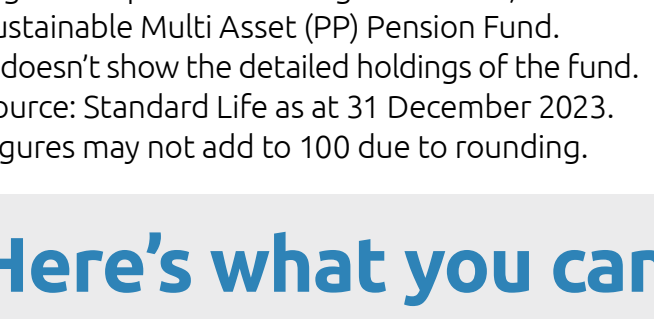
Past performance is not a guide to future performance.

Look at how it compares

It has a mix of investments

Investments are affected in different ways by different factors. What's positive for one investment can be negative for another, and when one rises, another can fall.

This fund's diversification rating is 5



Source: Standard Life

The fund's diversification rating is 5, so your investments are quite well spread across a range of investment types and countries.

Why can diversification be a good thing?

Having a mix of investments across different geographical locations and investment types can help to smooth returns, meaning the value should be less likely to change dramatically than if you were invested in a single location or type of investment.

However, if you're planning to access your pension savings soon, being diversified may not be a good thing, depending on how you plan to take your money.

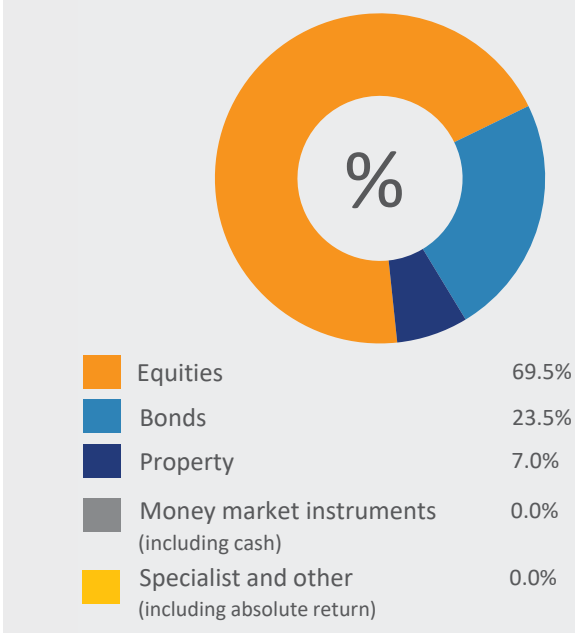
It invests globally

UK	**12.2%**
North America	**41.1%**
Europe	**8.6%**
Japan	**3.5%**
Asia ex Japan	**5.4%**
Emerging markets	**10.3%**
Money market instruments	**0.0%**
Global	**19.0%**

This map is a graphical representation of regional exposures of the growth fund, the Sustainable Multi Asset (PP) Pension Fund. It doesn't show the detailed holdings of the fund. Source: Standard Life as at 31 December 2023. Figures may not add to 100 due to rounding.

What types of investment am I in?

This fund invests mainly in equities across the globe but does include some other investment types.



Source: Standard Life as at 31 December 2023.

Learn about investment types

Here's what you can do now

View your pension value | Pay more into your pension | Look at how it compares | Login to online servicing | See how your pension's doing

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